

EXHIBIT F

Thank you

FOR BEING OUR POLICYHOLDER

2019 Policy



Commercial Navigators Excess Declarations
NAV-EXC-DEC (4/10)

Policy Number: SE19EXC936730IC
 Producer Number: CRCI0016
 Renewal



Insuring Company: Navigators Specialty Insurance Company **Producer:** CRC
 One Penn Plaza 800 5th Avenue, Suite 1600
 New York, NY 10119 Seattle, WA 98104

1. Named Insured: Superior Sole Welding & Fabrication, Inc. **Business Type:** Corporation
 DBA: Superior Railing & Awning
Address: PO Box 1589
 Marysville, WA 98270

2. Policy Period: From: 05/15/2019 to 05/15/2020
 (At 12:01 a.m. standard time at your mailing address shown above.)

3. Limits of Insurance

Each Occurrence or Event	\$4,000,000
General Aggregate	\$4,000,000
Products-Completed Operations Aggregate	\$4,000,000

4. Underlying Insurance:

See AMENDMENT - SCHEDULE OF UNDERLYING attached

5. Premium at Inception

Policy Premium:	\$25,100
Minimum Premium:	\$25,100
Minimum Earned:	\$6,275
Terrorism Premium:	Excluded

6. Endorsements Attached to this Policy at Inception

Commercial Excess Liability Declarations	NAV-EXC-DEC (04/10)
Commercial Excess Liability Coverage Part	NAV-EXC-001 (04/10)
OFAC ENDORSEMENT	NAV-ML-002 (11/12)
CLAIM REPORTING PROCEDURES	NAV-PHN-200 (04/17)
Exclusion - Cyber Injury	NAV-EXC-5041 (01/15)
Exclusion - Wrap-Ups and Project Policies	NAV-EXC-354 (01/15)
Claims Made Underlying	NAV-EXC-304 (03/10)

NON-ACCUMULATING LIMITS OF INSURANCE	NAV-ECD-6032 (09/13)
Exclusion - Exterior Insulation and Finish System	NAV-EXC-311 (07/09)
Exclusion - Rejected Coverage	NAV-EXC-321 (07/09)
EXCLUSION - NEW YORK	NAV-EXC-5027 (11/12)
Exclusion- Condominium or Townhouse	NAV-EXC-327 (10/09)
Nuclear Energy Liability Exclusion	NAV-EXC-302 (07/09)
Service of Suit Endorsement	NAV-ECD-300 (04/05)
Amendment - Schedule of Underlying	NAV-ECD-104 (02/11)
Amendment of Conditions Other Insurance Primary and Non-Contributing	NAV-EXC-348A (01/11)
Exclusion of Certified Acts of Terrorism	NAV-EXC-401 (02/15)

Signed at: _____ by _____
This day of: _____ Authorized Representative

Commercial Excess Liability Coverage Part

Various provisions of this policy restrict coverage. Read the entire policy carefully to determine your rights, duties and what is and is not covered.

Throughout the policy the words "you" and "your" refer to the Named Insured. The words "we," "us" and "our" refer to the company providing this insurance. The word "insured" means any other person or organization qualifying as such under SECTION II – WHO IS AN INSURED.

Other words and phrases that appear in quotations in this policy have special meanings. Refer to SECTION V - DEFINITIONS.

SECTION I – COVERAGE

1. Insuring Agreement

A. Excess Liability

1. We will pay on behalf of the insured and in excess of "underlying limits" those sums the insured becomes legally obligated to pay as damages for "loss" to which this insurance applies. This insurance applies only if:
 - a. the "loss" is caused by an "event" that takes place in the coverage territory;
 - b. the "loss" occurs during the "policy period;" and
 - c. the "controlling underlying insurance" applies to the "loss."
2. If an aggregate limit of "controlling underlying insurance" is exhausted by the payment of judgments or settlements to which this insurance applies, or would have applied but for the amount of the damages, this insurance will apply in place of the "controlling underlying insurance" until we have paid our applicable Limits of Insurance.
3. When paragraph 2. above applies, ending the "controlling underlying insurance" obligations to investigate and settle claims or defend suits against the insured, we have the right and duty to investigate claims and defend suits which seek damages to which this insurance applies. Our right and duty to defend end when we have paid our applicable Limits of Insurance.
4. When paragraph 2. above does not apply, we have the right, but not the duty, to participate in the investigation or settlement of any claim or the defense of any suit against any insured.
5. We have the right, at our discretion, to settle any claim to which this insurance applies.
6. As respects paragraphs 3. and 4. above, "defense expenses" we incur in the investigation of any claim or defense of any suit will be paid in addition to the Limits of Insurance except when such costs reduce the limits of "controlling underlying insurance," in which case they will reduce our Limits of Insurance.
7. The amount we pay is limited. See SECTION III – LIMITS OF INSURANCE.

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2. Exclusions

The EXCLUSIONS sections of the “controlling underlying insurance” are made part of this policy. If an inconsistency or contradiction exists between an Exclusion of this policy and an Exclusion of the “controlling underlying insurance” the Exclusion of this policy will apply.

However, in no case will coverage be excluded by the “controlling underlying insurance” and not excluded by this policy.

This insurance does not apply to any liability:

1. to which “controlling underlying insurance” does not apply;
2. for which coverage is provided by “controlling underlying insurance” at limits less than the limits of insurance applicable to other coverage provided by the “controlling underlying insurance” and less than “underlying limits;”
3. for “loss” which commenced prior to this “policy period,” whether or not such “loss” continues, progresses, changes or resumes during this “policy period;”
4. for damage to property you own, rent or occupy, including any costs or expenses incurred by you or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including the prevention of injury to a person or damage to another’s property;
5. for damage to personal property in the care, custody or control of any insured;
6. arising out of any “aircraft products;”
7. arising out of the actual, alleged, suspected or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of “asbestos;”
8. arising out of the actual, alleged, suspected or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of “fungi” or bacteria;
9. arising out of the actual, alleged, suspected or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of “silica” or “silica related dust;”
10. arising out of any “employment practices” of any insured;
11. arising out of:
 - a. war, including undeclared or civil war;
 - b. warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these;
12. imposed under:
 - a. an uninsured or underinsured motorist, uninsured or underinsured boater, Medical Payments, Personal Injury Protection, No-Fault or any similar law;
 - b. a workers compensation, disability benefits, unemployment compensation or any similar law;
 - c. the Employee Retirement Income Security Act of 1974, any amendments thereto or any similar law.

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SECTION II – WHO IS AN INSURED

The WHO IS AN INSURED section of the “controlling underlying insurance” is made part of this policy. Any person or organization that is an insured in “controlling underlying insurance” is an insured in this policy to the same extent.

SECTION III – LIMITS OF INSURANCE

The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of insureds, claims made or suits brought, or persons or organizations making claims or bringing suits.

1. The General Aggregate Limit is the most we will pay for the sum of all damages to which this insurance applies, except:
 - a. damages because of bodily injury or property damage included within any applicable products-completed operations hazard; or
 - b. damages arising out of the ownership, operation, maintenance or use of an automobile;
2. The Products-Completed Operations Aggregate Limit is the most we will pay for the sum of all damages included within any applicable products-completed operations hazard;
3. Subject to paragraphs 1. and 2. above, the Each Event Limit is the most we will pay for all damages that arise out of any one “event.”

SECTION IV – CONDITIONS

The CONDITIONS sections of the “controlling underlying insurance” are made part of this policy. If an inconsistency or contradiction exists between the Conditions of this policy and the Conditions of the “controlling underlying insurance,” the Conditions of this policy will apply.

1. Appeals
At our discretion we may appeal any judgment which would result in a payment under this policy. When we do appeal, we will pay all costs associated with the appeal in addition to the Limits of Insurance. Any such appeal will not increase our Limits of Insurance.
2. Bankruptcy or Insolvency
Bankruptcy or insolvency of the insured or the insured's estate will not relieve us of our obligations under this policy. Bankruptcy or insolvency of any company providing “controlling underlying insurance” will not reduce the “underlying limits” or increase our obligations under this policy. We will not be required to drop down or replace “controlling underlying insurance.”
3. Cancellation
 - a. The first Named Insured may cancel this policy at any time by providing us advanced written notice of the cancellation date.
 - b. We may cancel this policy at any time by providing the first Named Insured written notice of cancellation:
 - i. at least 10 days in advance if we cancel for non-payment of premium; or
 - ii. at least 30 days in advance if we cancel for any other reason:

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- c. If the "controlling underlying insurance" is cancelled for any reason, this policy is also cancelled. Reinstatement of the "controlling underlying insurance" does not reinstate this policy unless reinstatement is endorsed hereon.

Return premium, if any, will be calculated per Condition 11. Premium. Proof of mailing will be proof of notice.

4. Non-Renewal

- a. We are not obligated to renew this policy. However, should we decide not to renew, we will provide the first Named Insured written notice of our decision at least 30 days prior to the expiration date shown in the Declarations.
- b. We will not restrict the terms or increase premium of this policy at renewal unless we have given the first Named Insured at least 30 days advanced notice of any such changes. However, no notice will be provided or required if a restriction in this policy results from a restriction applicable to "controlling underlying insurance."
- c. The first Named Insured may non-renew this policy by:
 - i. providing advance written notice to us;
 - ii. rejecting our offer to renew; or
 - iii. failing to reply to our offer to renew.

Proof of mailing will be proof of notice.

5. Changes

This policy contains all of the agreements between you and us. This policy may only be changed by endorsements we issue.

6. Duties When There is an "Event," Claim or Suit

- a. You must see to it that we and any other insurers who could provide coverage are notified as soon as practicable of any "event" which may be reasonably expected to result in a claim under this policy. To the extent possible, notice should include:
 - i. how, when and where the "event" took place;
 - ii. the names and addresses of any injured persons and witnesses; and
 - iii. the nature and location of any injury or damage arising out of the "event."
- b. If a claim is made or suit is brought against any insured which may be reasonably expected to result in a claim under this policy, you must:
 - i. immediately record the specifics of the claim or suit and the date received; and
 - ii. notify us, and any other insurers who could provide coverage, as soon as practicable.
- c. You and any other involved insured must:
 - i. immediately send us, and any other insurers who could provide coverage, copies of any demands, notices, summonses or legal papers received in connection with a claim or suit which may be reasonably expected to result in a claim under this policy;
 - ii. authorize us to obtain records and other information;
 - iii. cooperate with us in the investigation or settlement of the claim, issues relating to coverage under this policy or defense against the suit; and
 - iv. assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of the injury or damage to which this insurance may apply.

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d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation or incur any expense, other than first aid, without our consent. Notice to us may be sent to our address shown in the Declarations.

7. Legal Action Against Us

No person or organization has a right under this insurance:

- a. to join us as a party or otherwise bring us into a suit asking for damages from an insured; or
- b. to sue us on this insurance unless all of its terms have been fully complied with.

8. Maintenance of Controlling Underlying Insurance

During the "policy period" you must maintain "controlling underlying insurance" with "underlying limits" at least equal to the amounts shown in the Declarations. The "underlying limits" must be unimpaired at the beginning of this "policy period." If you fail to maintain the "controlling underlying insurance" this policy will be invalid. If you fail to maintain "underlying limits," we will only be liable to the extent we would have been liable had you maintained the "underlying limits." Reduction of "underlying limits" by the payment of judgments or settlements for "loss" to which this insurance applies, or would have applied but for the amount of the damages, will not be considered a failure to maintain "underlying limits."

9. Other Insurance

This insurance is excess over any insurance available to the insured except insurance purchased specifically to apply in excess of this policy.

10. Payment of Damages

When the amount of damages payable under this policy has been determined by final judgment or a written settlement agreement between the claimant and us, we will pay that amount, up to our applicable Limits of Insurance, after the "controlling underlying insurance" or the insured has paid the full amount of the "underlying limits."

11. Premium

The Premium shown in the Declarations is the premium for the coverage we provide for the "policy period." The first Named Insured is responsible for the payment of all premiums under this policy. If this policy is cancelled prior to its expiration date return premium will be calculated as follows:

- a. if cancelled by us:

$$[(\text{Premium}) - (\text{Minimum Earned Premium})] \times (\text{Pro Rata factor})$$
- b. if cancelled by you:

$$[(\text{Premium}) - (\text{Minimum Earned Premium})] \times \{(\text{Pro Rata factor}) \times (.90)\}$$

12. Separation of Insureds

Except with respect to the Limits of Insurance and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

- a. as if each Named Insured were the only Named Insured; and
- b. separately to each insured against whom claim is made or suit is brought.

13. Transfer of Rights of Recovery Against Others

If an insured has rights to recover all or part of any payment we have made under this insurance, the insured must preserve those rights and, at our request, pursue or transfer those rights to us. The insured must do nothing after an "event" to impair them.

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14. Reformation of Underlying

If the "controlling underlying insurance" is reformed after an "event" to provide coverage for a "loss," the terms of such reformation do not apply to this policy.

15. When we Defend

When we have a duty to defend an insured, the insured will cooperate with us in the transfer of the defense to counsel of our choosing. If the law of the governing jurisdiction permits an insured to select their own counsel to be paid for by us, we shall only be liable for the reasonable and necessary defense costs of one law firm per insured at rates customarily paid by us for the defense of similar claims in the jurisdiction where the claim is pending.

16. Claims outside the U.S.A, it's Territories, Possessions or Canada

When we have the duty to defend an insured and are prevented by law or otherwise from doing so, we will reimburse the insured for any reasonable and necessary expenses incurred in the defense of a suit to which this insurance applies.

If the insured becomes legally obligated to pay damages to which this insurance applies and we are prevented by law from paying such damages on behalf of the insured, we will reimburse the insured, in U.S currency at the prevailing exchange rate at the time the damages were paid, for such damages.

SECTION V – DEFINITIONS

The DEFINITIONS sections of the "controlling underlying insurance" are made part of this policy, and apply to words or phrases used in this policy provided always that words or phrases in quotations in this policy will have the meaning given them in this policy.

"Aircraft products" means:

- a. an aircraft;
- b. ground control or support equipment; or
- c. any article, component or device made, sold, licensed, handled or distributed by any insured that is used to achieve, control or maintain flight or landing of an aircraft.

"Asbestos" means the mineral in any form.

"Controlling underlying insurance" means the policy listed in the Schedule of Underlying Insurance shown in the Declarations, or its renewal or replacement, which applies to the "loss," or would have applied but for:

- a. an exclusion in that policy; or
- b. the exhaustion or erosion of an aggregate limit of insurance;

If more than one policy is listed in the Schedule, the "controlling underlying insurance" is the policy which applies to the "loss" or would have applied but for the reasons a. or b. listed above.

"Defense expenses" means expenses we incur to investigate a claim or defend a suit.

Defense expenses include interest which accrues on our portion of a judgment, after entry of that judgment and after the insured or any underlying insurer has paid the full amount of their portion of the judgment but before we have paid, offered to pay or deposited in the court the part of the judgment that is within our applicable Limits of Insurance.

"Employment practices" means:

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- a. dismissal, discharge or termination of employment, whether actual, constructive or retaliatory;
- b. failure or refusal to hire or promote;
- c. discipline, demotion, coercion or retaliatory treatment;
- d. failure to grant tenure;
- e. negligent employment evaluation;
- f. sexual or other workplace harassment, including quid pro quo and hostile work environment;
- g. employment discrimination;
- h. invasion of privacy, violation of employment related civil rights, employment related libel, slander or defamation;
- i. creating or enforcing or failing to create or enforce employment related policies or procedures; or
- j. actual or alleged violations of the Family and Medical Leave Act of 1993 or its amendments.

"Event" means an accident, incident, occurrence, offense, wrongful act or other "loss" causing "event" defined by and to which the "controlling underlying insurance" applies.

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi. But "fungi" does not include mushrooms cultivated for human consumption.

"Loss" means bodily injury, property damage, personal and advertising injury or other loss defined by and to which the "controlling underlying insurance" applies.

"Policy period" means the period of time between the effective date shown in the Declarations and the earlier of the expiration date shown in the Declarations or the expiration date shown in an endorsement to this policy.

"Silica" means silicon dioxide, occurring in crystalline, amorphous or impure forms, silica particles, silica dust or silica compounds.

"Silica related dust" means a mixture or combination of silica and other dust particles.

"Underlying limits" means the amounts shown in the Declarations as the minimum limits of insurance to be provided by "controlling underlying insurance."

In Witness Whereof, the issuing Company has caused this policy to be signed officially below, and countersigned on the Declarations page by a duly authorized representative of said Company.

Stanley A. Galanski
President

Jeff L. Saunders
Vice President

Navigators Specialty Insurance Company

OFAC ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

U.S. ECONOMIC AND TRADE SANCTIONS LIMITATIONS CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under the trade or economic sanctions, laws or regulations of the United States of America.

The United States of America trade or economic sanctions, laws or regulations shall include, but not be limited to, those sanctions administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms, conditions and exclusions of this Policy remain unchanged.

Policyholder Notice



CLAIM REPORTING PROCEDURES

Conditions of the policy require that in the event of a claim, you notify us as soon as practicable. All claim notifications are to be reported to the Danbury Office by electronic mail to newloss@navg.com.

In the alternative, claim notices may also be:

- Mailed to the Danbury Office at:

Navigators Management Co., Inc.
Claims Division
83 Wooster Heights Road
Danbury, CT 06810

- Or faxed to 847-285-9003
- Or telephone 855-444-4796

All claims notifications must be accompanied by an ACORD loss form and should contain current contact information for the insured and claimant(s) as well as a detailed description of the loss.

If the insured files a claim with the agent, it is the agent's responsibility to forward the claim to the Danbury Office.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INJURY

A. The following is added to SECTION I – COVERAGE, 2. Exclusions:

This insurance does not apply to:

1. any liability arising out of “cyber injury;” or
2. any loss, cost or expense arising out of any:
 - a. request, demand, order or statutory or regulatory requirement that any insured or others monitor, notify or in any way respond to an actual or alleged “cyber injury;”
 - b. claim or suit by or on behalf of a governmental authority for damages because of monitoring, notifying or in any way responding to a “cyber injury;”

incurred by you or others.

B. The following are added to SECTION V – DEFINITIONS:

1. “Cyber injury” means any actual or suspected, intentional or unintentional breach of any data, software or hardware, wherever located, that results in:
 - a. loss; destruction; disclosure; disruption; inspection; modification; recording; release; review; or use of “personal information;”
 - b. inability to access any website or any electronic system;
 - c. release, introduction or facilitation of any “malicious code;”
 - d. forensic or investigative expenses;
 - e. extortion or terrorism acts or threats;
 - f. monitoring or notification costs or expenses;
 - g. crisis management or public relations expenses;
 - h. data or system recovery, repair, replacement or restoration expenses; or
 - i. business interruption expenses.
2. “Malicious code” includes, but is not limited to any virus, Trojan horse, worm, spyware, logic bomb, adware, malware or other similar software program.
3. “Personal information” means any personal, or personally, identifiable, or identifying, information, as defined by federal, state or local laws, statutes or regulations.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - WRAP-UPS AND PROJECT POLICIES

A. The following is added to SECTION I - COVERAGE, 2. Exclusions:

This insurance does not apply to any liability:

1. arising out of your ongoing operations or your work on any project where you are or were a Named Insured, including coverage as an enrolled contractor, on:
 - a. a consolidated (Owner Controlled or Contractor Controlled - wrap-up) insurance program; or
 - b. a policy purchased to provide insurance for a specific project or projects.

This exclusion applies whether or not the policies referenced in paragraphs a. or b. above:

1. provide coverage such as that provided by this insurance;
2. has limits adequate to cover all claims; or
3. remain in effect.

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CLAIMS MADE UNDERLYING

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

When "controlling underlying insurance" applies on a Claims-Made basis, this insurance will apply on a Claims-Made basis and the following changes apply:

- A. SECTION I - COVERAGE, 1. Insuring Agreement, A. Excess Liability, paragraph 1. is deleted and replaced by the following:
1. We will pay on behalf of the insured and in excess of "underlying limits" those sums the insured becomes legally obligated to pay as damages for "loss" to which this insurance applies. This insurance applies only if:
 - a. the "loss" is caused by an "event" that takes place in the "coverage territory;"
 - b. the "loss" did not occur before the Retroactive Date, shown in paragraph D of this endorsement, or after the end of the "policy period;"
 - c. the "controlling underlying insurance" applies to the "loss;" and
 - d. a claim for damages because of the "loss" is first made against the insured and reported to us during the "policy period" or any applicable Extended Reporting Period we provide.
- B. The following is added to SECTION I - COVERAGE, 1. Insuring Agreement, A. Excess Liability:
- All claims for damages because of "loss" to the same person will be deemed to have been made at the time the first of those claims is made against any insured.
- C. As respects the coverage provided by this endorsement, SECTION I - COVERAGE, 2. Exclusions, 3. is deleted and replaced by the following:
3. for "loss" which commenced prior to the Retroactive Date, if any, shown in this endorsement, whether or not such "loss" continues, progresses, changes, or resumes during this "policy period."
- D. Retroactive Date:

Carrier	Policy Number	Coverage	Retro Date
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Carrier	Policy Number	Coverage	Retro Date
Gemini Insurance Company	VCGP024618	Employee Benefits Liability	05/15/2018

If no date is shown, the Retroactive date will be the effective date shown in the Declarations of this policy

E. Extended Reporting Periods

An Extended Reporting Period provides additional time, after the end of the "policy period," during which you may continue to report claims to us. An Extended Reporting Period does not change the "policy period," increase limits of insurance or reinstate any aggregate limit.

When a Basic Extended Reporting Period applies to the "controlling underlying insurance" without a premium charge, a Basic Extended Reporting Period will also apply to this policy for the period provided by the "controlling underlying insurance," but not more than 30 days after the end of this "policy period."

When a Supplemental Extended Reporting Period applies to the "controlling underlying insurance" for an additional premium charge, a Supplemental Extended Reporting Period may, for an additional premium, also apply to this policy, provided that you request that we provide a Supplemental Extended Reporting Period and promptly pay any premium due. The Supplemental Extended Reporting Period will terminate on or, if no date is shown here, the termination date of the Supplemental Extended Reporting Period of the "controlling underlying insurances;" but not more than two years from the end of this "policy period."

Premium for a Supplemental Extended Reporting Period will not exceed 200% of the policy premium. Once the premium has been paid, the Supplemental Extended Reporting Period cannot be cancelled and the premium can not be refunded.

If this policy is cancelled for any reason prior to the end of the "policy period" no Basic Extended Reporting Period will apply and no Supplemental Extended Reporting Period may be purchased.

All other terms of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NON-ACCUMULATING LIMITS OF INSURANCE

SECTION III - LIMITS OF INSURANCE, 3. is deleted and replaced by the following:

3. Subject to paragraphs 1. and 2. above, the Each Event Limit is the most we will pay for all damages arising out of any one "event." If this and any other policy or policies we, or any other insurer affiliated with us, issued to you or any other insured apply to "loss" caused by the same "event," the most we will pay under all such policies combined will be the highest Each Occurrence or Event Limit provided by the applicable policies.

All other terms and conditions of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

**EXCLUSION - EXTERIOR INSULATION
AND FINISH SYSTEM**

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

A. The following is added to SECTION I - COVERAGE, 2. Exclusions:

This insurance does not apply to:

1. arising out of:
 - a. the design, manufacture, construction, fabrication, preparation, distribution, sale, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any "exterior insulation and finish system" or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealants in connection with such a system; or
 - b. "your product" or "your work" with respect to any exterior component, fixture or feature of any structure if an "exterior insulation and finish system," or any substantially similar system, is used on the part of that structure containing that component, fixture or feature;

B. The following is added to the SECTION V - DEFINITIONS:

"Exterior insulation and finish system" means an exterior cladding or finish system, and all component parts thereof, used on any part of any structure and consisting of:

- a. an insulation board;
- b. adhesive or mechanical fasteners used to attach the insulation board to a substrate;
- c. a base coat;
- d. a finish coat providing surface texture to which color may be added; and
- e. any flashing, caulking or sealant used with the system for any purpose.

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - REJECTED COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

A. The following is added to SECTION I - COVERAGE, 2. Exclusions:

This insurance does not apply to any liability:

1. for which coverage was available on the "controlling underlying insurance" but which you did not purchase.

All other terms of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – NEW YORK

A. The following is added to SECTION I – COVERAGE, 2. Exclusions:

This insurance does not apply to any liability:

1. arising out of your work or ongoing operations performed in New York State;

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CONDOS AND TOWNHOMES

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

A. The following is added to SECTION I – COVERAGE, 2. Exclusions:

This insurance does not apply to:

1. any liability arising out of any goods, materials or work provided or performed by or for any insured to or upon any “condominium or townhouse;”

B. The following is added to SECTION V – DEFINITIONS:

“Condominium or townhouse” means any property whose deed or Codes, Covenants and Restrictions describe the structure as a condominium or townhouse, including any unit that has been converted to a condominium or townhouse.

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

The following is added to SECTION I - COVERAGE, 2. Exclusions.:

This insurance does not apply:

1. to any liability:
 - a. with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - b. resulting from the hazardous properties of nuclear material and with respect to which:
 - i. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof; or
 - ii. the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
2. to any liability resulting from the hazardous properties of nuclear material, if:
 - a. the nuclear material is at any nuclear facility owned by or operated by or on behalf of an insured, or has been discharged or dispersed therefrom;
 - b. the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
3. to any liability arising out of the furnishing, by an insured, of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion applies only to injury to or destruction of property at such nuclear facility.

As used in this endorsement:

1. "hazardous properties" includes radioactive, toxic or explosive properties;
2. "nuclear material" means "source material," "special nuclear material" or "by-product material;"
3. "source material," "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;
4. "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;
5. "waste" means any waste material:
 - a. containing by-product material; and
 - b. resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph 6. below;
6. "nuclear facility" means:
 - a. any nuclear reactor;
 - b. any equipment or device designed or used for:
 - i. separating the isotopes of uranium or plutonium;
 - ii. processing or utilizing spent fuel; or
 - iii. handling, processing or packaging waste;
 - c. any equipment or device used for the processing, fabricating or alloying of "nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
 - d. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;
7. "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

All other terms of the policy remain unchanged.

**COMMERCIAL UMBRELLA/EXCESS LIABILITY
NAV-ECD-300 (4/05)**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SERVICE OF SUIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
COMMERCIAL EXCESS LIABILITY COVERAGE PART
EXECUTIVE PERSONAL EXCESS PROTECTION

In the event we fail to pay any amount due under this insurance, we will, at your request, submit to the jurisdiction of a court of competent jurisdiction within the United States of America. This does not constitute a waiver of our right to remove, remand, or transfer any such suit to any other court of competent jurisdiction in accordance with the applicable statutes of the state of United States. In any suit instituted against us, we will abide by the final decision of such court or of any appellate court in the event of an appeal.

Service of process in such suit may be made upon the Superintendent, Commissioner or Director of Insurance or his successor or successors in office as their true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by you or on your behalf.

We designate the President of NIC Insurance Company, One Penn Plaza, 32nd Floor, New York, NY 10119, as the person to whom the Superintendent, Commissioner or Director of Insurance is authorized to mail such process, or a true copy thereof, in compliance with the applicable statutes governing said service of process in the state or jurisdiction in which a cause of action under this policy arises.

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS/UMBRELLA LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT - SCHEDULE OF UNDERLYING

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART

Item 4. of the Declarations is amended as follows:

The following is ☒ Added ☐ Amended ☐ Deleted

4. Underlying Insurance:

Coverage/Carrier/Policy Number	Policy Term	Limits
Auto Liability Mutual of Enumclaw Insurance BAP 0005229 02	1/27/2019 to 1/27/2020	\$1,000,000 Combined Single Limit
General Liability Gemini Insurance Company VCGP024618	<input checked="" type="radio"/> Occurrence <input type="radio"/> Claims Made 5/15/2019 to 5/15/2020 <input checked="" type="checkbox"/> Per Project <input type="checkbox"/> Per Location	\$1,000,000 Each Occurrence \$1,000,000 Personal and Advertising Injury-any one person or organization \$2,000,000 General Aggregate \$2,000,000 Product/CompOps Aggregate

General Liability (Superior Powder Coating)	<input checked="" type="radio"/> Occurrence <input type="radio"/> Claims Made	
Ohio Security Insurance Company BKS (20) 57 74 0053	1/27/2019 to 1/27/2020	\$1,000,000 Each Occurrence \$1,000,000 Personal and Advertising Injury-any one person or organization
	<input type="checkbox"/> Per Project <input type="checkbox"/> Per Location	\$2,000,000 General Aggregate \$2,000,000 Product/CompOps Aggregate
Stop Gap - Employers Liability Gemini Insurance Company VCGP024618	5/15/2019 to 5/15/2020	\$1,000,000 BI by Accident - Each Accident \$1,000,000 BI by Disease - Each Employee \$1,000,000 BI by Disease - Policy Limit
Stop Gap-Employers Liability (Superior Powder Coatings, Inc) Ohio Security Insurance Company BKS (20) 57 74 0053	1/27/2019 to 1/27/2020	\$1,000,000 BI by Accident - Each Accident \$1,000,000 BI by Disease - Each Employee \$1,000,000 BI by Disease - Policy Limit
Employee Benefits Liability Gemini Insurance Company VCGP024618	<input type="radio"/> Occurrence <input checked="" type="radio"/> Claims Made Retroactive Date: 5/15/2018 5/15/2019 to 5/15/2020	\$1,000,000 Each Employee \$2,000,000 Aggregate

All other terms of the policy remain unchanged.

COMMERCIAL EXCESS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT OF CONDITIONS
OTHER INSURANCE
PRIMARY AND NON-CONTRIBUTING**

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

SCHEDULE

When required by written contract executed before the "loss."

- A. Section IV - Conditions, 9. Other Insurance is deleted and replaced by the following:
 - 9. This insurance is excess over any other insurance available to the insured except:
 - a. insurance that is purchased specifically to apply in excess of this policy; or
 - b. insurance available to the person or organization shown in the Schedule of this endorsement as an additional insured on the "controlling underlying insurance."
- B. When this insurance applies on a primary and non-contributing basis, the Limits of Insurance available for the additional insured will be the lesser of:
 - 1. the amounts shown in item 3 of the Declarations of this policy; or
 - 2. the amount of insurance you are required to provide the additional insured in the written contract or agreement.

All other terms of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

A. The following exclusion is added to SECTION I – COVERAGE, 2. Exclusions:

This insurance does not apply to any liability:

1. for "loss" arising out of a "certified act of terrorism."

B. The following is added to SECTION V - DEFINITIONS:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act.

All other terms of the policy remain unchanged.